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## HANDLOOMS, TEXTILES & HANDICRAFTS DEPARTMENT

### RESOLUTION

The 30th September, 2023

A detailed Guidelines for implementation of the scheme "Bunakar Assistance For Livelihood And Income Augmentation (BALIA)" was issued vide this Department Resolution No.8237/HT&H. dated the 28th December, 2021 and subsequent Resolution No.5391/HT&H. dated the 2nd September, 2022.

Due to frequent hikes of raw material cost i.e. yarns, dyes and chemicals, the cash credit loan limited to Rs.50,000/- is not sufficient for a weaver to meet his/her working capital requirement to expand his/her production and marketing activities to a level with consistent growth in business. Hence the proposal for enhancement of loan amount from Rs.50,000/- (Rupees Fifty Thousand) to Rs.1,00,000 (Rupees One Lakh) only was under active consideration of the Government for a long time.

After a careful consideration, the Government have been pleased to enhance the loan amount from Rs.50,000/-(Rupees Fifty Thousand) to Rs.1,00,000/-(Rupees One Lakh) only. After this enhancement, the corresponding Paras of the Guidelines are modified as follows.

- 1. Para. 2.1(a):** "To enable the weavers and ancillary workers to avail Cash Credit Loan upto Rs.1,00,000/- from the Bank with interest subvention."
- 2. Para. 3.4:** "One member can avail Cash Credit Loan upto Rs.1,00,000/- from the Bank.
- 3. Para. 4.5:** "**Sanction of Loan:** The Director of Textiles will prescribe the details of loan requirement component wise. The branch office of concerned DCCBs may either sanction loan in favour of the applicant weaver or reject the application

*with reasons of rejection or seek clarification on any of the points in doubt from the applicant. The banks, after sanction of Cash Credit limits of the loan up to Rs.1,00,000/- , will intimate to weaver applicant within seven days after sanction of loan under intimation to the concerned Zonal Officer (Textiles). After receiving intimation from the bank, the weaver applicant is to open a separate Savings Bank account as per the norms of the bank for transaction purposes. While sanctioning loan, the concerned bank will make hypothecation of Loom in case of weaver and pre & post loom accessories / equipment / machineries in case of ancillary worker. "*

**4. Para. 5.2:** *"The maximum limit to individual weaver will be upto Rs.1,00,000/- ."*

**5. Para. 6.1:** *"The limit of loan sanctioned will have a validity of 3 years. He / she will be eligible to avail loan upto Rs.1,00,000/-(one lakh) during a particular year. The due date of repayment will be after one year of first drawl during the year. The due date of renewal of loan shall be one year from the date of first drawl.*

**Order-**It is ordered that this resolution be published in an Extraordinary issue of the *Odisha Gazette* of the Government of Odisha for the general information and copy be communicated to all Departments of Government/all Heads of Departments and other concerned.

By Order of the Governor  
ARABINDA KUMAR PADHEE  
Principal Secretary to Government

